

In re **James Todd Cagle,
Lesley Allyson Cagle**Case No. **13-34490**Debtors**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Bank of America	J	3.50
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living room set, dining room set, 3 bedroom sets, 3 TVs, 2 dvd players	J	4,500.00
		2 living room sets	J	2,100.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books & Cds	J	100.00
6. Wearing apparel.		Men's, women's, & children's clothing	J	1,000.00
7. Furs and jewelry.		Wedding set	J	2,000.00
		Earrings & misc costume jewelry	W	200.00
8. Firearms and sports, photographic, and other hobby equipment.		Digital camera	J	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
				Sub-Total > (Total of this page)
				10,003.50

2 continuation sheets attached to the Schedule of Personal Property

In re **James Todd Cagle,
Lesley Allyson Cagle**Case No. **13-34490****Debtors****SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		VRS 7,298.77 Cashed in when left state	W	0.00
		Retirement \$600.00 cashed in when left job	W	0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total >
(Total of this page)**0.00**Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re **James Todd Cagle,
Lesley Allyson Cagle**Case No. **13-34490****Debtors****SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Dodge Durango, 106K Traded in on new vehicle	J	0.00
		2004 Volkswagen Beetle, 61K Repossessed	J	0.00
		2009 Nissan Versa, 124,970	J	4,200.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **4,200.00**
 (Total of this page)
 Total > **14,203.50**

(Report also on Summary of Schedules)

Sheet **2** of **2** continuation sheets attached
to the Schedule of Personal Property

In re **James Todd Cagle,
Lesley Allyson Cagle**Case No. 13-34490

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking account with Bank of America	Va. Code Ann. § 34-4	3.50	3.50
<u>Household Goods and Furnishings</u>			
Living room set, dining room set, 3 bedroom sets, 3 TVs, 2 dvd players	Va. Code Ann. § 34-26(4a)	4,500.00	4,500.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books & Cds	Va. Code Ann. § 34-4	100.00	100.00
<u>Wearing Apparel</u>			
Men's, women's, & children's clothing	Va. Code Ann. § 34-26(4)	1,000.00	1,000.00
<u>Furs and Jewelry</u>			
Wedding set	Va. Code Ann. § 34-26(1a)	2,000.00	2,000.00
Earrings & misc costume jewelry	Va. Code Ann. § 34-4	200.00	200.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u>			
Digital camera	Va. Code Ann. § 34-4	100.00	100.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2004 Dodge Durango, 106K Traded in on new vehicle	Va. Code Ann. § 34-26(8)	0.00	0.00
2009 Nissan Versa, 124,970	Va. Code Ann. § 34-26(8)	3,544.58	4,200.00

Total: **11,448.08** **12,103.50****0** continuation sheets attached to Schedule of Property Claimed as Exempt

B6I (Official Form 6I) (12/07)

In re **James Todd Cagle**
Lesley Allyson Cagle

Case No. **13-34490**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	Daughter Son w/debtor 6mos.) Daughter (w/debtor 6mos.) Son	15 17 18 22
Employment:	DEBTOR	SPOUSE
Occupation	unemployed	
Name of Employer	Amneal Pharmaceuticals	
How long employed	1 year	
Address of Employer	400 Crossings Blvd. 3rd Flr Bridgewater, NJ 08807	
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	DEBTOR \$ 2,905.52	SPOUSE \$ 0.00
2. Estimate monthly overtime	\$ 79.89	\$ 0.00
3. SUBTOTAL	\$ 2,985.41	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 491.51	\$ 0.00
b. Insurance	\$ 41.02	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): 401K	\$ 97.18	\$ 0.00
	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 629.71	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,355.70	\$ 0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 100.00
11. Social security or government assistance (Specify):	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify): Military Retirement	\$ 0.00	\$ 0.00
	\$ 2,906.83	\$ 0.00
	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 2,906.83	\$ 100.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 5,262.53	\$ 100.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 5,362.53	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

James Todd Cagle

In re **Lesley Allyson Cagle**

Case No. **13-34490**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 800.00
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>
b. Is property insurance included?	Yes <u> </u> No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ 150.00
b. Water and sewer	\$ 70.00
c. Telephone	\$ 0.00
d. Other <u>See Detailed Expense Attachment</u>	\$ 355.00
3. Home maintenance (repairs and upkeep)	\$ 50.00
4. Food	\$ 800.00
5. Clothing	\$ 100.00
6. Laundry and dry cleaning	\$ 30.00
7. Medical and dental expenses	\$ 200.00
8. Transportation (not including car payments)	\$ 500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 50.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 275.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>personal property taxes</u>	\$ 30.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 318.00
b. Other <u>Kia Forte</u>	\$ 352.00
c. Other <u>Aaron's furniture</u>	\$ 225.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other <u>See Detailed Expense Attachment</u>	\$ 950.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 5,255.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 5,362.53
b. Average monthly expenses from Line 18 above	\$ 5,255.00
c. Monthly net income (a. minus b.)	\$ 107.53

B6J (Official Form 6J) (12/07)

James Todd Cagle

In re Lesley Allyson Cagle

Case No. **13-34490**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cell phones	\$ 280.00
Internet/Cable	\$ 75.00
Total Other Utility Expenditures	\$ 355.00

Other Expenditures:

Personal hygiene & haircuts	\$ 100.00
Work & School lunches	\$ 150.00
Emergency funds	\$ 100.00
Student loan payments	\$ 600.00
Total Other Expenditures	\$ 950.00

**United States Bankruptcy Court
Eastern District of Virginia**

In re James Todd Cagle
Lesley Allyson Cagle

Debtor(s)

Case No. **13-34490**
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 14, 2015

Signature /s/ James Todd Cagle
James Todd Cagle
Debtor

Date September 14, 2015

Signature /s/ Lesley Allyson Cagle
Lesley Allyson Cagle
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Eastern District of Virginia**

In re **James Todd Cagle
Lesley Allyson Cagle**

Case No. **13-34490**
Chapter **7**

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: Traders & Farmers Bank	Describe Property Securing Debt: 2009 Nissan Versa, 124,970	
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt	<input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date September 14, 2015

Signature /s/ James Todd Cagle
James Todd Cagle
Debtor

Date September 14, 2015

Signature /s/ Lesley Allyson Cagle
Lesley Allyson Cagle
Joint Debtor

United States Bankruptcy Court
Eastern District of Virginia

In re James Todd Cagle
Lesley Allyson Cagle

Case No. **13-34490**
Chapter **7**

Debtor(s)

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Involuntary/Voluntary Petition [*Specify reason for amendment: _____*]
Check if applicable: Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was mailed/hand-delivered to the Clerk's office on _____.*]
 Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
 Schedule A - Real Property
 Schedule B - Personal Property
 Schedule C - Property Claimed as Exempt
Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (*\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.*) Check applicable statement(s):
 Creditor(s) added Creditor(s) deleted
 Change in amounts owed or classification of debt
 No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
 Post-petition creditors added (Schedule of Unpaid Debts)
REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.
 Schedule G- Executory Contracts and Unexpired Leases
 Schedule H - Codebtors
 Schedule I - Current Income of Individual Debtor(s)
 Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

*Amendment of debtor(s) Social Security Number requires this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be electronically filed or submitted to the Clerk's Office for "restricted" entry of the amended Social Security Number into the case record.]

Statement of Financial Affairs
 Chapter 7 Individual Debtor's Statement of Intention
 Chapter 11 List of Equity Security Holders
 Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
 Disclosure of Compensation of Attorney for Debtor
 Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: _____.
Date: September 18, 2015

/s/ Richard J. Oulton

Richard J. Oulton

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **29640**

Mailing Address: **America Law Group Inc. dba The Debt Law Group PLLC**
America Law Group, Inc. dba Debt Law Group

2312 Boulevard [Route 1]
Colonial Heights, VA 23834

Telephone No.: **804-520-2428**